

# BENEFITS NEWS

An Information Publication for State of California Employees

## Group Legal Services Insurance Plan

### Open Enrollment Is March 1 - April 30

Open enrollment for the Group Legal Services Insurance Plan is *March 1, 2004, through April 30, 2004*. During open enrollment, eligible employees can enroll in the Plan and current participants can add or delete dependents. You don't need to re-enroll if you're already in the Plan; your coverage continues automatically. (Enrollees may cancel at any time.)

### Who's Eligible?

All represented employees, those designated managerial, supervisory, confidential, excluded or exempt, who work half-time or more are eligible. Certain permanent-intermittent employees are also eligible to enroll.

### Why Enroll?

In 2002, the American Bar Association (ABA) conducted a study on the legal needs of Americans. Surprisingly, the ABA found that nearly 70% of U.S. households had an issue during the past year that might have led them to hire an attorney.

Americans need attorneys for such everyday issues as a standard will, child support/custody, domestic matters, bankruptcy, consumer protection, credit issues, traffic/trial defense of civil damages, and juvenile misdemeanors. Given that California attorneys charge an average of \$286 per hour, how do you keep your legal expenses reasonable? As a member of the Group Legal Services Insurance Plan (Plan), you can face your legal problems with the confidence that you have solid legal coverage.

The Department of Personnel Administration has negotiated very competitive rates for legal coverage. For only \$9.60 per month for an individual or \$16.95 for a family, you can be protected from unexpected legal expenses.

The Group Legal Services Insurance Plan is a voluntary employee-paid benefit that provides comprehensive legal coverage. Our plan administrator, ARAG® Group, has over 27 years experience administering legal plans and currently provides coverage for more than 26,000 State of California employees.

### New Services at No Additional Cost

Many new benefits have been added. For example:

1. In 2002, we added Identity Theft coverage.
2. In 2004, we added a Conversion Option for plan members who retire or leave State service.
3. In 2004, we also added a Reduced Fee Benefit. It guarantees a fee reduction of at least 25% by participating attorneys for benefits not currently provided.
4. This Spring, we're adding a variety of online legal resources, including the Law Guide and Do-It-Yourself Legal Documents.

The Law Guide explains the law, identifies your options, and prepares you to handle your legal situation. The Do-It-Yourself Legal Documents allow you to create simple, legally valid documents such as a Motor Vehicle Bill of Sale, or a Power of Attorney (for finances).

## 100% Coverage for In-Office Legal Services

This Plan provides 100% paid-in-full services when a network attorney is used for covered matters such as consumer protection, bankruptcy, *defense* of civil actions, and criminal misdemeanors. Plan attorneys will review and prepare documents, give advice, and negotiate on your behalf on all covered matters. Plan members may also choose to use the services of a non-network attorney and receive partial reimbursement of costs (up to specified amounts).

## A Wide Variety of Services

Plan members have access to unlimited telephone consultation with a network attorney for covered services. In addition, Plan coverage includes assistance with the preparation of documents, review of documents up to four pages (except trust and real estate transfers), follow-up correspondence and telephone calls to third parties, and preparation of standard wills.

## How to Get More Information

ARAG® Group Customer Care Counselors (1-800-247-4184) are available Monday-Friday, 5:00 a.m. to 5:00 p.m. Pacific Standard Time to answer questions about the State of California Group Legal Services Insurance Plan. For more information, you can also access the ARAG Group Web site at <http://members.ARAGgroup.com/California>.

## Employee Information Session

The ARAG® Group will conduct employee information sessions in various locations throughout California from now to April 30, 2004. Sessions are one hour and open to all employees at no cost. These sessions will include information on what services are covered, how to access the plan, and how to find a plan attorney. You can access the training session calendar on the DPA Web site at [www.dpa.ca.gov](http://www.dpa.ca.gov) (click on Benefits/Legal Services).

## How to Enroll

Recently, ARAG® Group mailed an enrollment kit to the homes of eligible State employees not yet enrolled in the plan. Please contact your department's Personnel Office or the ARAG Customer Service Center (1-800-247-4184) if you did not receive a kit.

*To enroll or make changes, you must submit your completed enrollment form to your Personnel Office by April 30, 2004.* Your coverage begins on the first day of the pay period following your first payroll deduction.

### For More Information

DPA Benefits Division  
(916) 322-0300  
CALNET 492-0300

ARAG Group  
Group Legal Services Plan  
1-800-247-4184

State Dental Program  
(916) 324-0525  
CALNET 454-0525

State Employee Assistance Program  
MBC (Merit Behavioral Care)  
1-800-632-7422

State FlexElect Program  
(916) 327-6429  
CALNET 467-6429

Health Promotion Program  
(916) 324-9398  
CALNET 454-9398

Pre-Tax Parking Program  
(916) 324-0526  
CALNET 454-0526

Merit Award Board  
(916) 324-0522  
CALNET 454-0522

Rural Health Care Equity Program  
(916) 327-1439  
CALNET 467-1439

Savings Plus Program  
1-866-566-4777  
[www.dpa.ca.gov/contactsppl](http://www.dpa.ca.gov/contactsppl)

Vision Service Plan  
(916) 4459841  
CALNET 485-9841

Workers' Comp. Program  
(916) 445-9792  
CALNET 485-9792

### Fax Numbers

Benefits Division  
(916) 322-3769  
CALNET 492-3769

Savings Plus Program  
(916) 327-1885  
CALNET 467-1885

TDD (Any unit in DPA)  
(916) 327-4266  
CALNET 467-4266

Internet Address  
[www.dpa.ca.gov](http://www.dpa.ca.gov)